

AMENDMENT TO THE CLAIMS

1. (original) A method of determining the risk of default and/or late payment by a potential borrower which is a supplier in a supply chain by:

factoring in the supplier's credit score; and

factoring in the Original Equipment Manufacturer's evaluation of the supplier.

2. (original) The method of claim 1 wherein the evaluation of the supplier includes the OEM's determination of how important the supplier is to the OEM.

3. (original) The method of claim 1 wherein the evaluation of the supplier includes how important the supplier is to the functioning of the supply chain.

4. (original) A method of determining the credit worthiness of a first supplier by:

factoring in the first supplier's credit score; and

factoring in a second supplier's evaluation of the first supplier.

5. (original) The method of claim 4 wherein the evaluation of the first supplier includes the second supplier's determination of how important the first supplier is to the second supplier.

6. (original) The method of claim 4 wherein the evaluation of the first supplier includes how important the first supplier is to the functioning of a supply chain.

7. (withdrawn) A method of doing business comprising:

an Original Equipment Manufacturer receiving information regarding supplier operations from both direct and indirect suppliers;

the direct suppliers and indirect suppliers receiving a value from the Original Equipment Manufacturer by participating in a favorable supply chain financing program; and

such information is used as data inputs for data processing to assist in the coordination and/or management of supply chain activities.

8. (original) A method of providing credit enhancement to the benefit of a supplier in a supply chain comprising:

determining the value of the supplier to an Original Equipment Manufacturer and/or the functioning of the supply chain; and

transmitting an assurance from the Original Equipment Manufacturer to at least one third party lender or at least one investor that the supplier is an important part of the Original Equipment Manufacturer's business.

9. (original) A method of doing business comprising:

determining by a financial institution the risk of default and/or late payment by a potential borrower which is a supplier in a supply chain wherein the determination of the credit risk associated with the supplier includes taking account of an Original Equipment Manufacturer's valuation of the supplier in a supply chain which supplies the Original Equipment Manufacturer with goods or services; using the determined credit risk as a factor in issuing asset backed securities employing credit enhancement techniques; and providing information regarding the supplier's operations to the Original Equipment Manufacturer where such information is used as data inputs for data processing to assist in the coordination and/or management of supply chain operations.

10. (original) A method of doing business comprising:

obtaining favorable loan conditions for a participant in a supply chain; and in exchange for obtaining favorable loan conditions, requiring the participant to participate in educational programs about the importance of the supply chain on how the participant should operate so as to maximize supply chain operations.

11. (original) A method of doing business comprising:

using credit enhancement techniques by a strong participant in a supply chain to support asset backed securities; and obtaining favorable loan conditions for a weak participant in the supply chain based upon the strong participant's support of the asset backed securities.

12. (original) A method of doing business comprising:

assisting a small/weak participant in a first supply chain to obtain favorable financing supported by a large/strong participant;

using the favorable financing provided to the small/weak participant to produce additional goods and/or services supplied to a second supply chain which competes with the first supply chain; and

providing rebates to the large/strong participant from the small/weak participant within the first supply chain in exchange for the assistance provided by the large/strong participant.

~~14~~13. (withdrawn) A method for a first supplier to coordinate supply chain activities, the method comprising:

receiving information regarding at least one direct supplier and at least one indirect supplier;

using the information as data inputs for data processing to assist in the coordination of supply chain activities; and

providing value for the benefit of the at least one direct supplier and the at least one indirect supplier in consideration of the participation of each benefited supplier in a supply chain financing program.

~~15~~14. (withdrawn) The method as in Claim ~~14~~13 further comprising:

assisting at least one benefited supplier to obtain favorable financing terms from a lender.

~~16~~15. (withdrawn) The method as in Claim ~~15~~14 further comprising:

providing information to a lender about at least one assisted supplier for the lender's use in making decisions.

~~17~~16. (currently amended) A method for a lender to lend to a borrower, the borrower being a participant in a supply chain, the method comprising:

receiving first information regarding the creditworthiness of a supplier in the supply chain from a borrower;

receiving second information regarding the creditworthiness of the borrower from at least one participant, other than the borrower, in the supply chain;

receiving third information regarding the borrower's exchange of specified data with at least one participant, other than the borrower, in the supply chain; and

using at least the received first information, the received second information, and the received third information to make lending decisions.

~~18~~17. (currently amended) The method as in Claim ~~17~~16 further comprising:

aggregating debt from a plurality of participants in the supply chain.

~~19~~18. (currently amended) The method as in Claim ~~18~~27 further comprising:

supporting issuance of asset-backed securities with the aggregated debt.

~~20~~19. (currently amended) The method as in Claim ~~18~~17 further comprising:

receiving a loan guarantee from at least one supplier regarding repayment of the aggregated debt.

~~21~~20. (currently amended) The method as in Claim ~~18~~17 further comprising:

receiving a credit enhancement from at least one supplier regarding repayment of the aggregated debt.

~~22~~21. (currently amended) The method as in Claim ~~19~~18 further comprising:

receiving a loan guarantee from at least one supplier regarding repayment of the aggregated debt.

~~23~~22. (currently amended) The method as in Claim ~~19~~18 further comprising:

receiving a credit enhancement from at least one supplier regarding repayment of the aggregated debt.

23. (new) A computer-implemented method of determining the risk of default and/or late payment by a potential borrower which is a supplier in a supply chain by:

in at least one computer:

factoring in the supplier's credit score; and

factoring in the Original Equipment Manufacturer's evaluation of the supplier.

24. (new) The method of claim 23 wherein the evaluation of the supplier includes the OEM's determination of how important the supplier is to the OEM.

25. (new) The method of claim 23 wherein the evaluation of the supplier includes how important the supplier is to the functioning of the supply chain.

26. (new) A computer-implemented method of determining the credit worthiness of a first supplier by:

in at least one computer

factoring in the first supplier's credit score; and

factoring in a second supplier's evaluation of the first supplier.

27. (new) The method of claim 26 wherein the evaluation of the first supplier includes the second supplier's determination of how important the first supplier is to the second supplier.

28. (new) The method of claim 26 wherein the evaluation of the first supplier includes how important the first supplier is to the functioning of a supply chain.

29. (new) A computer-implemented method of providing credit enhancement to the benefit of a supplier in a supply chain comprising:

in at least one computer:

determining the value of the supplier to an Original Equipment Manufacturer
and/or the functioning of the supply chain; and

transmitting an assurance from the Original Equipment Manufacturer to at least
one third party lender or at least one investor that the supplier is an
important part of the Original Equipment Manufacturer's business.

30. (new) A computer-implemented method of doing business comprising:

in at least one computer, determining by a financial institution the risk of default and/or
late payment by a potential borrower which is a supplier in a supply chain
wherein the determination of the credit risk associated with the supplier includes
taking account of an Original Equipment Manufacturer's valuation of the supplier
in a supply chain which supplies the Original Equipment Manufacturer with
goods or services; and

providing information regarding the supplier's operations to the Original Equipment
Manufacturer where such information is used as data inputs for data processing to
assist in the coordination and/or management of supply chain operations; and

using the determined credit risk as a factor in issuing asset backed securities employing
credit enhancement techniques.

31. (new) A computer-implemented method for a first supplier to coordinate supply chain activities, the method comprising:

in at least one computer

receiving information regarding at least one direct supplier and at least one indirect supplier;

using the information as data inputs for data processing to assist in the coordination of supply chain activities; and

providing value for the benefit of the at least one direct supplier and the at least one indirect supplier in consideration of the participation of each benefited supplier in a supply chain financing program.

32. (new) The method as in Claim 31 further comprising:

assisting at least one benefited supplier to obtain favorable financing terms from a lender.

33. (new) The method as in Claim 32 further comprising:

providing information to a lender about at least one assisted supplier for the lender's use in making decisions.

34. (new) A computer-implemented method for a lender to lend to a borrower, the borrower being a participant in a supply chain, the method comprising:

in at least one computer

receiving first information regarding the creditworthiness of a supplier in the supply chain from a borrower;

receiving second information regarding the creditworthiness of the borrower from at least one participant, other than the borrower, in the supply chain;

receiving third information regarding the borrower's exchange of specified data with at least one participant, other than the borrower, in the supply chain; and

using at least the received first information, the received second information, and the received third information to make lending decisions.

35. (new) The method as in Claim 34 further comprising:

aggregating debt from a plurality of participants in the supply chain.

36. (new) The method as in Claim 35 further comprising:

supporting issuance of asset-backed securities with the aggregated debt.

37. (new) The method as in Claim 35 further comprising:

receiving a loan guarantee from at least one supplier regarding repayment of the aggregated debt.

38. (new) The method as in Claim 35 further comprising:
receiving a credit enhancement from at least one supplier regarding repayment of the
aggregated debt.
39. (new) The method as in Claim 36 further comprising:
receiving a loan guarantee from at least one supplier regarding repayment of the
aggregated debt.
40. (new) The method as in Claim 36 further comprising:
receiving a credit enhancement from at least one supplier regarding repayment of the
aggregated debt.